United States Bankruptcy Court
District of Puerto Rico

IN RE: Case No. _____

PEREZ SANTIAGO, CARMEN MARIA _____   Chapter **13** _____
                        Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☑ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.

2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: **10/21/2015** _____   ☐ AMENDED PLAN DATED: _____
   ☑ PRE ☐ POST-CONFIRMATION   Filed by: ☐ Debtor ☐ Trustee ☐ Other

I. PAYMENT PLAN SCHEDULE	**II. DISBURSEMENT SCHEDULE**

I. PAYMENT PLAN SCHEDULE

$ _____**250.00** x _____**31** = $ _____**7,750.00**
$ _____**430.00** x _____**29** = $ _____**12,470.00**
$ _____ x _____ = $ _____
$ _____ x _____ = $ _____
$ _____ x _____ = $ _____

                    TOTAL: $ _____**20,220.00**

Additional Payments:
$ _____ to be paid as a LUMP SUM within _____ with proceeds to come from:

☐ Sale of Property identified as follows:
_____
_____

☐ Other:
_____
_____

Periodic Payments to be made other than, and in addition to the above:
$ _____ x _____ = $ _____

                    PROPOSED BASE: $ _____**20,220.00**

III. ATTORNEY'S FEES
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: $ _____**2,935.00**

Signed: ***/s/ CARMEN MARIA PEREZ SANTIAGO*** _____
                Debtor

_____
                Joint Debtor

II. DISBURSEMENT SCHEDULE

A. ADEQUATE PROTECTION PAYMENTS OR ____ $ _____

B. SECURED CLAIMS:
☐ Debtor represents no secured claims.
☑ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☐ Trustee pays secured ARREARS:
Cr. _____ Cr. _____ Cr. _____
_____ # _____ # _____
$ _____ $ _____ $ _____

2. ☐ Trustee pays IN FULL Secured Claims:
Cr. _____ Cr. _____ Cr. _____
_____ # _____ # _____
$ _____ $ _____ $ _____

3. ☐ Trustee pays VALUE OF COLLATERAL:
Cr. _____ Cr. _____ Cr. _____
_____ # _____ # _____
$ _____ $ _____ $ _____

4. ☑ Debtor SURRENDERS COLLATERAL to Lien Holder:
   COOP A/C DE ISABE   COOPACA

5. ☐ Other: _____

6. ☑ Debtor otherwise maintains regular payments directly to:
   ADM. SIST RETIRO

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☑ Does not Classify Claims.
1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: _____
            ☐ Paid 100% / ☐ Other: _____
Cr. _____ Cr. _____ Cr. _____
_____ # _____ # _____
$ _____ $ _____ $ _____

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (*Executory contracts; payment of interest to unsecureds, etc.*)
See Continuation Sheet

Attorney for Debtor **FELIX M ZENO GLORO LAW OFFICE** _____   Phone: **(787) 879-1760** _____

CHAPTER 13 PAYMENT PLAN

IN RE **PEREZ SANTIAGO, CARMEN MARIA** _____ Case No. _____

Debtor(s)

CHAPTER 13 PAYMENT PLAN
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ANY SHARES/SAVINGS/DIVIDENS IN ANY COOP/BANK/ASSOCIATION THAT FILES A PROOF OF CLAIM WILL BE SURRENDERED.

DEBTOR AGREES TOL LIFT THE STAY IN FAVOR OF RELIABLE FINANCIAL BECAUSE MOTOR VEHICLE IS IN POSSESION OF A THIRD PERSON. TRUSTEE SHALL NOT DISTRIBUTE FUNDS TO RELIABLE FINANCIAL AS SECURED CREDITOR IN THIS CASE, WITHOUT PREJUDICE OF THIS CREDITOR FILING AN UNSECURED CLAIM BY ANY DEFICIENCY.

DEBTOR SHALL CONTINUE TO MAKE DIRECT PAYMENTS TO HER RETIREMENT UNTIL MATUIRITY OF THE SAME. THE TRUSTEE SHALL NOT MAKE PAYMENTS TO ADM. SISTEMAS DE RETIRO IN THE EVENT THAT CLAIM IS FILED.

STEP UP PAYMENT IS DUE TO MATURITY DATE OF RETIREMENT LOAN ON 05/2018